

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: BORG, GERALD E.	§	Case No. 07-72017
BORG, LYNN M.	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/21/2010 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/12/2010 By: /s/BRADLEY J. WALLER
Trustee

BRADLEY J. WALLER
KLEIN STODDARD BUCK WALLER
2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

Certificate of Service Page 2 of 8
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: BORG, GERALD E.
 BORG, LYNN M.

§ Case No. 07-72017

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
 AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 19,189.64
 and approved disbursements of \$ 2,962.02
 leaving a balance on hand of ¹ \$ 16,227.62

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>BRADLEY J. WALLER</u>	\$ <u>2,668.96</u>	\$ <u>165.50</u>
Attorney for trustee _____	\$ _____	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant <u>Lee G. Schwendner</u>	\$ <u>2,457.50</u>	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 65,642.06 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.7 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
1	Discover Bank/DFS Services LLC'	\$ 8,982.59	\$ 1,496.46
2	Capital Recovery II	\$ 947.21	\$ 157.80
3	AMERICAN GENERAL FINANCE	\$ 560.17	\$ 93.32
4	DC Communications	\$ 206.60	\$ 34.42
5	Innovative Merchant Solutions	\$ 52.08	\$ 8.68
6	Sauk Valley Newspapers	\$ 248.64	\$ 41.42
7	EMC Insurance Companies	\$ 4,518.27	\$ 752.72
8	Chase Bank USA, NA	\$ 10,882.47	\$ 1,812.97
9	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ 19,439.62	\$ 3,238.55
10	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ 19,804.41	\$ 3,299.32

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER
Trustee, Bradley J. Waller

BRADLEY J. WALLER
KLEIN STODDARD BUCK WALLER
2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

District/off: 0752-3
Case: 07-72017

User: cshabez
Form ID: b9a

Page 1 of 2
Total Served: 40

Date Rcvd: Aug 27, 2007

The following entities were served by first class mail on Aug 29, 2007.

db +Gerald E. Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
jdb +Lynn M. Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
aty +John J Carrozza, Brian A. Hart Law Offices, 308 W. State Street, Suite M-8,
Rockford, IL 61101-1139
tr +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447
11569037 +Acxiom, 12445 Collections Center Dr., Chicago, IL 60693-0124
11569038 +Amcore Bank NA, 501 7th St., Rockford, IL 61104-1299
11569039 +American Express, P.O. Box 981535, El Paso, TX 79998-1535
11569041 +Angie's List, 1030 E. Washington St., Indianapolis, IN 46202-3953
11569043 +Barlow, Kobata & Denis, 525 W. Monroe St. #2360, Chicago, IL 60661-3720
11569045 +CK Yellowpages, 733 N. Van Buren St., Milwaukee, WI 53202-4700
11569047 +DC Communications, 270 S. Main St., Flemington, NJ 08822-1787
11569049 +Discover Network, PO Box 52145, Phoenix, AZ 85072-2145
11569051 +EMC Insurance Companies, Trissel Graham & Toole Inc., 220 Emerson Pl. #200,
Davenport, IA 52801-1699
11569050 +Eagle Recovery Associates, 424 S.W. Washington St., Peoria, IL 61602-5147
11569052 +First Midwest Bank, 19648 LaGrange Rd., Mokena, IL 60448-9321
11569054 +GO Manufacturing, 10116 Leadbetter Place, Ashland, VA 23005-3411
11569053 +Gallatin River Communications, 200 Enterprise Drive, Pekin, IL 61554-9310
11569055 +Handyman Matters, National Branding, 12567 W. Cedar Dr. Ste 250, Denver, CO 80228-2039
11569056 +Handyman Matters Franchising, 12567 West Cedar Drive, Ste 250, Lakewood, CO 80228-2039
11569057 +Innovative Merchant Solutions, 26541 Agoura Road #200, Calabasas, CA 91302-2094
11569059 +International Monetary Systems, 7449 N. Natchez Ave., Niles, IL 60714-3801
11569060 +KSB Patient Financial Services, 215 E. First St. #117, Dixon, IL 61021-3169
11569061 +Liturgical Publications Inc., 2875 S. James Dr., New Berlin, WI 53151-3667
11569063 +Menards - Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521
11569065 +Northern Public Radio, 801 N. First St., DeKalb, IL 60115-2385
11569066 +Sauk Valley Newspapers, P.O. Box 498, Sterling, IL 61081-0498
11569068 +Trevor Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
11569069 +US Bank Home Mortgage, 4801 Frederica St., Owensboro, KY 42301-7441
11569071 +Wells Fargo, WF Business Direct, P.O. Box 348750, Sacramento, CA 95834-8750
11569072 +Wells Fargo Bank, N. A., c/o Customer Management, P.O. Box 4233, Portland, OR 97208-4233

The following entities were served by electronic transmission on Aug 28, 2007.

11569040 Fax: 815-968-4665 Aug 28 2007 04:09:35 AMERICAN GENERAL FINANCE, 211 Elm Street,
Rockford, IL 61101-1264
11569042 EDI: BANKAMER.COM Aug 27 2007 22:46:00 BANK AMERICA*, P.O. Box 15026,
Wilmington, DE 19850-5026
11569044 EDI: CHASE.COM Aug 27 2007 22:46:00 Chase *, P.O. Box 15298, Wilmington, DE 19850-5298
11569046 +EDI: COUNTRYWIDE.COM Aug 27 2007 22:46:00 Countrywide Home Loans, 450 American St.,
Simi Valley, CA 93065-6285
11569048 EDI: DISCOVER.COM Aug 27 2007 22:46:00 Discover Card, Discover More, P.O. Box 15192,
Wilmington, DE 19850-5192
11569058 EDI: IRS.COM Aug 27 2007 22:46:00 INTERNAL REVENUE SERVICE, 230 S. Dearborn,
Mail Stop 5010 CHI, Chicago, IL 60604
11569062 +EDI: TSYS.COM Aug 27 2007 22:46:00 LOWE'S **, P.O. Box 103104, Roswell, GA 30076-9104
11569063 +EDI: HFC.COM Aug 27 2007 22:46:00 Menards - Retail Services, P.O. Box 15521,
Wilmington, DE 19850-5521
11569064 +EDI: TSYS.COM Aug 27 2007 22:46:00 Mohawk, GE Money Bank, Bankruptcy Dept.,
P.O. Box 103106, Roswell, GA 30076-9106
11569067 +EDI: TSYS.COM Aug 27 2007 22:46:00 THE HOME DEPOT, P.O. Box 103047,
Roswell, GA 30076-9047
11569069 +EDI: USBANKARS.COM Aug 27 2007 22:46:00 US Bank Home Mortgage, 4801 Frederica St.,
Owensboro, KY 42301-7441
11569070 +EDI: CHASE.COM Aug 27 2007 22:46:00 Wachovia Bank Card, 3565 Piedmont Road NE,
Atlanta, GA 30305-4613
11569071 +EDI: WFEC.COM Aug 27 2007 22:46:00 Wells Fargo, WF Business Direct, P.O. Box 348750,
Sacramento, CA 95834-8750
11569072 +EDI: WFEC.COM Aug 27 2007 22:46:00 Wells Fargo Bank, N. A., c/o Customer Management,
P.O. Box 4233, Portland, OR 97208-4233

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-3
Case: 07-72017

User: cshabez
Form ID: b9a

Page 2 of 2
Total Served: 40

Date Rcvd: Aug 27, 2007

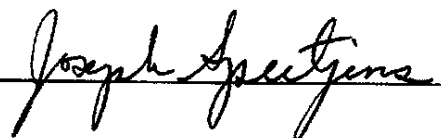
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2007

Signature: _____

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Certificate of Service

Page 7 of 8

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 07-72017

User: cshabez
Form ID: pdf006

Page 1 of 2
Total Noticed: 47

Date Rcvd: Mar 26, 2010

The following entities were noticed by first class mail on Mar 28, 2010.

db/jdb +Gerald E. Borg, Lynn M. Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
aty +Brian A Hart, Brian A Hart Law Offices PC, 1410 N. Main St., Rockford, IL 61103-6239
aty +John J Carrozza, Brian A. Hart Law Offices, 308 W. State Street, Suite M-8,
Rockford, IL 61101-1139
tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,
Sycamore, IL 60178-3140
11569037 +Acxiom, 12445 Collections Center Dr., Chicago, IL 60693-0001
11569038 +Amcore Bank NA, 501 7th St., Rockford, IL 61104-1299
11569039 American Express, P.O. Box 981535, El Paso, TX 79998-1535
11569041 +Angie's List, 1030 E. Washington St., Indianapolis, IN 46202-3953
11569042 BANK AMERICA, P.O. Box 15026, Wilmington, DE 19850-5026
11569043 +Barlow, Kobata & Denis, 525 W. Monroe St. #2360, Chicago, IL 60661-3720
11569045 +CK Yellowpages, 733 N. Van Buren St., Milwaukee, WI 53202-4700
11569044 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
12461681 Chase Bank USA, NA, PO BOX 15145, Wilmington, DE 19850-5145
11569046 +Countrywide Home Loans, 450 American St., Simi Valley, CA 93065-6285
11569047 +DC Communications, 270 S. Main St., Flemington, NJ 08822-1787
11569049 Discover Network, PO Box 52145, Phoenix, AZ 85072-2145
12429067 +EMC Insurance Companies, PO Box 884, Des Moines, IA 50306-0884, attn: John W. Allen
11569051 +EMC Insurance Companies, Trissel Graham & Toole Inc., 220 Emerson Pl. #200,
Davenport, IA 52801-1699
11569050 +Eagle Recovery Associates, 424 S.W. Washington St., Peoria, IL 61602-5147
11569052 +First Midwest Bank, 19648 LaGrange Rd., Mokena, IL 60448-9321
11569054 +GO Manufacturing, 10116 Leadbetter Place, Ashland, VA 23005-3411
11569055 +Handyman Matters, National Branding, 12567 W. Cedar Dr. Ste 250, Denver, CO 80228-2039
11569056 +Handyman Matters Franchising, 12567 West Cedar Drive, Ste 250, Lakewood, CO 80228-2039
11569058 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: INTERNAL REVENUE SERVICE, 230 S. Dearborn, Mail Stop 5010 CHI,
Chicago, IL 60604)
11569057 +Innovative Merchant Solutions, 26541 Agoura Road #200, Calabasas, CA 91302-2094
11569059 +International Monetary Systems, 7449 N. Natchez Ave., Niles, IL 60714-3801
11569060 +KSB Patient Financial Services, 215 E. First St. #117, Dixon, IL 61021-3169
11569061 +Liturgical Publications Inc., 2875 S. James Dr., New Berlin, WI 53151-3667
11569063 +Menards - Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521
11569065 +Northern Public Radio, 801 N. First St., DeKalb, IL 60115-2385
11569066 +Sauk Valley Newspapers, P.O. Box 498, Sterling, IL 61081-0498
11569068 +Trevor Borg, 516 N. Dement Ave., Dixon, IL 61021-2236
11569069 +US Bank Home Mortgage, 4801 Frederica St., Owensboro, KY 42301-7441
11569070 +++WACHOVIA BANK CARD, 3 PIEDMONT CTR NE, ATLANTA GA 30305-4613
(address filed with court: Wachovia Bank Card, 3565 Piedmont Road NE, Atlanta, GA 30305)
11569071 +Wells Fargo, WF Business Direct, P.O. Box 348750, Sacramento, CA 95834-8750
11569072 +Wells Fargo Bank, N. A., c/o Customer Management, P.O. Box 4233, Portland, OR 97208-4233

The following entities were noticed by electronic transmission on Mar 26, 2010.

11569040 E-mail/PDF: CBP@AGFINANCE.COM Mar 27 2010 00:16:45 AMERICAN GENERAL FINANCE, 211 Elm Street,
Rockford, IL 61101-1264
12644797 +E-mail/PDF: rmscedi@recoverycorp.com Mar 27 2010 00:21:31 Capital Recovery II,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11569048 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 27 2010 00:14:38 Discover Card,
Discover More, P.O. Box 15192, Wilmington, DE 19850-5192
12213529 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 27 2010 00:14:38
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
12463360 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 27 2010 00:14:03
FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
12213773 E-mail/PDF: gecsed@recoverycorp.com Mar 27 2010 00:21:26 GE Consumer Finance,
For GE Money Bank, dba MOHAWK/GEMB, PO Box 960061, Orlando FL 32896-0661
11569053 +E-mail/Text: RAINACH@MSN.COM Gallatin River Communications,
200 Enterprise Drive, Pekin, IL 61554-9310
11569062 +E-mail/PDF: gecsed@recoverycorp.com Mar 27 2010 00:21:26 LOWE'S **, P.O. Box 103104,
Rosewell, GA 30076-9104
11569064 +E-mail/PDF: gecsed@recoverycorp.com Mar 27 2010 00:21:26 Mohawk,
GE Money Bank, Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076-9106
12644798 E-mail/PDF: rmscedi@recoverycorp.com Mar 27 2010 00:21:33
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
11569067 E-mail/PDF: gecsed@recoverycorp.com Mar 27 2010 00:21:26 THE HOME DEPOT, P.O. Box 103047,
Roswell, GA 30076

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,
Sycamore, IL 60178-3140

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0752-3
Case: 07-72017

User: cshabez
Form ID: pdf006

Page 2 of 2
Total Noticed: 47

Date Rcvd: Mar 26, 2010

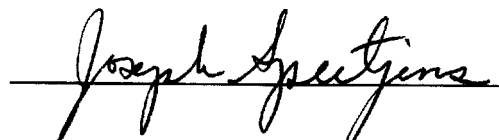
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.